

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Perry J. Rowan  
Rose M. Rowan  
fka Rose M. Lohr**  
Debtor(s)

Bankruptcy Case No.: 16-24757-CMB  
Issued Per Feb. 22, 2018 Proceeding  
Chapter: 13  
Docket No.: 101 – 72, 81  
Concil. Conf.: August 23, 2018 at 10:30 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated September 14, 2017 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$1,188 as of March 2018. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☒ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Aug. 23, 2018 at 10:30 AM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☒ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Ford Motor Credit Corp. at Claim No. 13 as a long term debt beginning with payments due October 2017; Bank of America at Claim No. 19 .
- ☒ H. Additional Terms: The claim of Ford Motor Credit Corp. withdraws its motion for relief from stay.  
The claim of Caterpillar Financial Services Corp. at Claim No. 17 shall not be paid due to surrender of collateral.

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

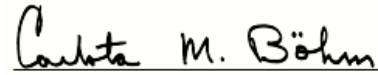
**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

  
Carlota M. Böhm, Judge  
United States Bankruptcy Court

Dated: February 26, 2018

cc: All Parties in Interest to be served by Clerk in seven (7) days

## Imaged Certificate of Notice Page 4 of 6

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Perry J. Rowan  
Rose M. Rowan  
DebtorsCase No. 16-24757-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel  
Form ID: 149Page 1 of 3  
Total Noticed: 57

Date Rcvd: Feb 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2018.

db/jdb  
cr +Perry J. Rowan, Rose M. Rowan, 240 Kovalchecks Road, Carmichaels, PA 15320-2656  
+Branch Banking and Trust, c/o Sally E. Edison, Spilman Thomas & Battle, PLLC,  
One Oxford Centre, Suite 3440, 301 Grant Street, Pittsburgh, PA 15219-1407  
cr +Caterpillar Financial Services Corporation, Buchanan Ingersoll & Rooney PC,  
c/o Peter S. Russ, Esq., One Oxford Centre, 301 Grant Street, 20th Floor,  
Pittsburgh, PA 15219-1412  
cr +Caterpillar Financial Services Corporation, Buchanan Ingersoll & Rooney PC,  
c/o Kelly M. Neal, Esq., One Oxford Centre, 301 Grant Street, 20th Floor,  
Pittsburgh, PA 15219-1412  
cr +First National Bank of Pennsylvania, c/o Donna Donaher, One North Shore Center,  
12 Federal Street, First Floor, Pittsburgh, PA 15212-5752  
14341252 +Allied Interstate, PO Box 361445, Columbus, OH 43236-1445  
14341253 +American Express, PO Box 1270, Newark, NJ 07101-1270  
14341254 +American Express, PO Box 981537, El Paso, TX 79998-1537  
14344738 +American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
14341255 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, PO Box 15019, Wilmington, DE 19886)  
14658986 BANK OF AMERICA, N.A., PO BOX 31785, Tampa, FL 33631-3785  
14341256 +Bank of the West, Bank Card Center, PO Box 84043, Columbus, GA 31908-4043  
14341258 +Black Diamond Equipment Rental, 2080 Rail Street, Morgantown, WV 26501-7874  
14341259 +Brown & Joseph, PO Box 59838, Schaumburg, IL 60159-0838  
14341260 +Caterpillar Financial Services, PO Box 13834, Newark, NJ 07188-3834  
14635019 +Caterpillar Financial Services Corporation, c/o Peter S. Russ, Esq.,  
Buchanan Ingersoll & Rooney PC, One Oxford Centre, 20th fl., Pittsburgh, PA 15219-1400  
14341261 Chase, Cardmember Services, PO Box 15153, Wilmington, DE 19886-5153  
14341262 +Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241  
14341264 +Comenity Bank/GNDRMNT, PO Box 182789, Columbus, OH 43218-2789  
14341265 +Comenity Bank/Total Rewards Visa, PO Box 182789, Columbus, OH 43218-2789  
14341268 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,  
GRAND RAPIDS MI 49546-6253  
(address filed with court: Fifth Third Bank, 38 Fountain Square Plaza,  
Cincinnati, OH 45263)  
14419410 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180  
(address filed with court: Ford Motor Credit Company LLC, P.O. BOX 62180,  
COLORADO SPRINGS, CO 80962)  
14405018 +Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013  
14341270 +First National Bank, 3320 E State Street, Hermitage, PA 16148-3301  
14420142 +First National Bank of Pennsylvania, c/o Donna Donaher, One North Shore Center,  
12 Federal Street, 1st Floor, Pittsburgh, PA 15212-5752  
14341271 +Hillmeade Apartments, 6800 Highway 70 South, Nashville, TN 37221-2271  
14341273 +Lease Operations, 111 Executive Center Drive, Suite 102, Columbia, SC 29210-8414  
14341274 +MedicWest Ambulance, Inc., 50 south Main Street, Suite 401, Akron, OH 44308-1829  
14341275 +Nashville Electronic Services, 1214 Church Street, Nashville, TN 37246-0002  
14341263 +Navitas Credit Corp., c/o Cohn & Dussi, LLC, 500 West Cummings Park, Suite 2350,  
Woburn, MA 01801-6544  
14341276 +Navitas Credit Corp., 814 US Highway A1A N Ste 201, Ponte Vedra Beach, FL 32082-3269  
14341279 +Pennsylvania Association of Credit Mgmt., 3737 Library Road, Pittsburgh, PA 15234-2232  
14341280 +Q&M Construction, 1066 Fish Ridge Road, Cameron, WV 26033-2316  
14341281 +Quality Asset Recovery, 7 Foster Ave, Ste 101, Gibbsboro, NJ 08026-1191  
14341285 THD/CBNA, P O Box 6497, Sioux Falls, SD 57117-6497  
14341287 +Total Rewards Visa, PO Box 659584, San Antonio, TX 78265-9584  
14341288 +Tractor Supply/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497  
14341289 +Wade's Body & Frame Shop, 71 N. Maiden Street, Waynesburg, PA 15370-1713  
14341290 +Whole Solutions, 1217 Salt Springs Road, Mineral Ridge, OH 44440-9331

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bankruptcybbandt.com Feb 27 2018 02:18:41 BRANCH BANKING AND TRUST COMPANY,  
Branch Banking and Trust Company, 50 Aviemore Court, Pinehurst, NC 28374,  
UNITED STATES 28374  
14341257 +E-mail/Text: bankruptcybbandt.com Feb 27 2018 02:18:40 BB&T, PO Box 580340,  
Charlotte, NC 28258-0340  
14400657 +E-mail/Text: bankruptcybbandt.com Feb 27 2018 02:18:41 BB&T, Bankruptcy Section,  
100-50-01-51, PO Box 1847, Wilson, NC 27894-1847  
14341266 +E-mail/Text: bankruptcycredencerm.com Feb 27 2018 02:19:56 Credence Resource Mgmt,  
17000 Dallas Parkway # 204, Dallas, TX 75248-1940  
14341267 E-mail/Text: mrdiscen@discover.com Feb 27 2018 02:18:25 Discover Bank, PO Box 15316,  
Wilmington, DE 19850  
14410435 E-mail/Text: mrdiscen@discover.com Feb 27 2018 02:18:25 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
14341272 +E-mail/Text: bankruptcy@huntington.com Feb 27 2018 02:19:05 Huntington National Bank,  
PO Box 2059, Columbus, OH 43216-2059  
14341277 +E-mail/Text: electronicbkydocs@nelnet.net Feb 27 2018 02:19:24 Nelnnet,  
3015 S Parker Rd Ste 400, Aurora, CO 80014-2904

District/off: 0315-2

User: jhel  
Form ID: 149

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Total Noticed: 57

Date Rcvd: Feb 26, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14637956 E-mail/PDF: cbp@onemainfinancial.com Feb 27 2018 02:16:55 ONEMAIN, P.O. BOX 3251,  
EVANSVILLE, IN 47731-3251  
14341278 +E-mail/PDF: cbp@onemainfinancial.com Feb 27 2018 02:17:21 OneMain Financial, PO Box 1010,  
Evansville, IN 47706-1010  
14406852 +E-mail/PDF: resurgentbknofications@resurgent.com Feb 27 2018 02:17:08  
PYOD, LLC its successors and assigns as assignee, of Citibank, N.A.,  
Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
14405383 E-mail/Text: bnc-quantum@quantum3group.com Feb 27 2018 02:18:47  
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
14341283 +E-mail/PDF: gecsed@recoverycorp.com Feb 27 2018 08:51:38 SYNCB/Lowes, PO Box 965005,  
Orlando, FL 32896-5005  
14341284 +E-mail/PDF: gecsed@recoverycorp.com Feb 27 2018 08:51:38 SYNCB/Wal-Mart, PO Box 965036,  
Orlando, FL 32896-5036  
14341282 +E-mail/Text: bankruptcy@bbandt.com Feb 27 2018 02:18:50 Sheffield Financial Corp,  
PO Box 1847, Wilson, NC 27894-1847  
14341286 E-mail/Text: marisa.sheppard@timepayment.com Feb 27 2018 02:19:28 Time Payment Corp.,  
10M Commerce Way, Woburn, MA 01801  
14415845 +E-mail/Text: bankruptcy@huntington.com Feb 27 2018 02:19:05 The Huntington National Bank,  
P.O. Box 89424, Cleveland, OH 44101-6424  
14405012 +E-mail/Text: electronicbkydocs@nelnet.net Feb 27 2018 02:19:24  
US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201,  
Lincoln, NE 68508-1911

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Bank Of America, N.A.  
cr Fifth Third Bank  
cr Ford Motor Credit Company LLC  
cr\* American Express Bank, FSB, c/o Becket and Lee, LLP, PO Box 3001, Malvern, PA 19355-0701  
14341269\* ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,  
GRAND RAPIDS MI 49546-6253  
(address filed with court: Fifth Third Bank, 5050 Kingsley Drive, Cincinnati, OH 45263)

TOTALS: 3, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 28, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2018 at the address(es) listed below:

Brian C. Thompson on behalf of Debtor Perry J. Rowan bthompson@ThompsonAttorney.com,  
blemon@thompsonattorney.com/LMichaels@thompsonattorney.com/jwrzosek@thompsonattorney.com/ryandrli  
c@thompsonattorney.com/bthompson@ecf.courtdrive.com/jgorze@thompsonattorney.com  
Brian C. Thompson on behalf of Joint Debtor Rose M. Rowan bthompson@ThompsonAttorney.com,  
blemon@thompsonattorney.com/LMichaels@thompsonattorney.com/jwrzosek@thompsonattorney.com/ryandrli  
c@thompsonattorney.com/bthompson@ecf.courtdrive.com/jgorze@thompsonattorney.com  
Debra Lee Hovatter on behalf of Creditor BRANCH BANKING AND TRUST COMPANY  
dhovatter@spilmanlaw.com  
Donna M. Donaher on behalf of Creditor First National Bank of Pennsylvania  
donaherd@fnb-corp.com  
James Warmbrodt on behalf of Creditor Fifth Third Bank bkgroup@kmlawgroup.com  
James A. Prostko on behalf of Creditor Bank Of America, N.A. pawb@fedphe.com,  
james.prostko@phelanhallinan.com  
James P. Valecko on behalf of Creditor Ford Motor Credit Company LLC jvalecko@weltman.com,  
jbluemle@weltman.com  
Jeremy J. Kobeski on behalf of Creditor Bank Of America, N.A. pawb@fedphe.com

District/off: 0315-2

User: jhel  
Form ID: 149

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Total Noticed: 57

Date Rcvd: Feb 26, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Kelly M. Neal on behalf of Creditor Caterpillar Financial Services Corporation  
kelly.neal@bipc.com, donna.curcio@bipc.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Pamela J. Wilson on behalf of Trustee Pamela J. Wilson pwilson@epiqtrustee.com,  
pwilson@ecf.epiqsystems.com  
Peter S. Russ on behalf of Creditor Caterpillar Financial Services Corporation  
peter.russ@bipc.com, steven.dewick@bipc.com;donna.curcio@bipc.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
Sally E. Edison on behalf of Creditor Branch Banking and Trust sedison@spilmanlaw.com,  
tcollins@spilmanlaw.com  
Travis Knobbe on behalf of Creditor BRANCH BANKING AND TRUST COMPANY tknobbe@spilmanlaw.com,  
jsteer@spilmanlaw.com

TOTAL: 15